

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

<b>IN RE:</b>	)	
	)	
<b>JOAN FOY ALBRIGHT,</b>	)	<b>Case No. 18-70264-JAD</b>
	)	
<b>Debtor.</b>	)	<b>Chapter 13</b>
_____	<b>X</b>	<b>Related to ECF No. 21</b>

**ORDER DENYING CONFIRMATION**

AND NOW, this 15th day of November, 2019, it is hereby ORDERED that confirmation of the Chapter 13 Plan dated May 4, 2018 is DENIED.

The Court shall separately schedule the Amended Plan dated November 14, 2019 filed at ECF No. 55 for conciliation and/or confirmation.



November 15, 2019

\_\_\_\_\_  
The Honorable Jeffery A. Deller  
United States Bankruptcy Judge

CASE ADMINISTRATOR SHALL SERVE:  
All Creditors and Parties in Interest

FILED  
11/15/19 2:10 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

**Certificate of Notice Page 2 of 3**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Joan Foy Albright  
 Debtor

Case No. 18-70264-JAD  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-7

User: culy  
 Form ID: pdf900

Page 1 of 2  
 Total Noticed: 12

Date Rcvd: Nov 15, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 17, 2019.

db +Joan Foy Albright, 6683 Quaker Valley Road, P.O. Box 102, Alum Bank, PA 15521-0102  
 14808918 +BAC Home Loan Servicing LP, 6400 Legacy Drive, Plano, TX 75024-3609  
 14808921 +Federal National Mortgage Association, 3900 Wisconsin Avenue, NW, Washington, DC 20016-2806  
 14868414 +Federal National Mortgage Association (Fannie Mae), P.O. Box 1047, Hartford, CT 06143-1047  
 14808922 +First National Bank of Pennsylvania, 4140 East State Street, Hermitage, PA 16148-3401  
 14808923 +I C System, Inc., P.O. Box 64378, Saint Paul, MN 55164-0378  
 15067697 +Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619094, Dallas, TX 75261-9094  
 14808925 ++SETERUS INC, PO BOX 619096, DALLAS TX 75261-9096  
 (address filed with court: Seterus, ATTN: Bankruptcy Department, PO Box 1047, Hartford, CT 06143-1047)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. 14808919 +E-mail/Text: bankruptcynotices@dcicollect.com Nov 16 2019 03:26:09 Diversified Consultants, P.O. Box 551268, Jacksonville, FL 32255-1268

14808920 +E-mail/Text: bknotice@ercbpo.com Nov 16 2019 03:25:48 Enhanced Recovery Company, P.O. Box 57547, Jacksonville, FL 32241-7547

14808924 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Nov 16 2019 03:45:00 Portfolio Recovery Associates, 120 Corporate Boulevard, Suite 100, Norfolk, VA 23502

14815991 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Nov 16 2019 03:45:44 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541

TOTAL: 4

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr FEDERAL NATIONAL MORTGAGE ASSOCIATION ("FANNIE MAE")  
 cr Federal National Mortgage Association  
 cr Federal National Mortgage Association et al  
 cr Nationstar Mortgage LLC d/b/a Mr. Cooper

TOTALS: 4, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 17, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 15, 2019 at the address(es) listed below:

David A. Colecchia on behalf of Debtor Joan Foy Albright colecchia542@comcast.net, dcolecchia@my-lawyers.us; jmonroe@my-lawyers.us; sshipley@my-lawyers.us; rjuliano@my-lawyers.us; ekudlock@my-lawyers.us  
 David A. Colecchia on behalf of Plaintiff Joan Foy Albright colecchia542@comcast.net, dcolecchia@my-lawyers.us; jmonroe@my-lawyers.us; sshipley@my-lawyers.us; rjuliano@my-lawyers.us; ekudlock@my-lawyers.us  
 James Warmbrodt on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper bkgroup@kmlawgroup.com  
 James A. Prostko on behalf of Creditor FEDERAL NATIONAL MORTGAGE ASSOCIATION ("FANNIE MAE") pawb@fedphe.com  
 Jerome B. Blank on behalf of Creditor Federal National Mortgage Association et al pawb@fedphe.com  
 Jerome B. Blank on behalf of Creditor Federal National Mortgage Association pawb@fedphe.com  
 Jodi L. Hause on behalf of Creditor FEDERAL NATIONAL MORTGAGE ASSOCIATION ("FANNIE MAE") jodi.hause@phelanhallinan.com, pawb@fedphe.com  
 Justin P. Schantz on behalf of Debtor Joan Foy Albright jschantz@my-lawyers.us, colecchia542@comcast.net; office@my-lawyers.us; sshipley@my-lawyers.us; jmonroe@my-lawyers.us; rjuliano@my-lawyers.us; ekudlock@my-lawyers.us

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Page 2 of 2  
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Karina Velter on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper  
amps@manleydeas.com  
Karina Velter on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER  
amps@manleydeas.com  
Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
Zanetta M. Ford on behalf of Defendant Safeguard Properties, LLC zanetta@foehllaw.com  
TOTAL: 13